

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor

Wilmington Savings Fund Society, FSB not individually,  
but solely as trustee for Residential Mortgage  
Aggregation Trust

In Re:

Yvette Holmes,

Debtor.



Order Filed on May 23, 2022

by Clerk

U.S. Bankruptcy Court

District of New Jersey

Case No.: 22-10367 VFP

Adv. No.:

Hearing Date: 5/19/2022 @ 8:30 a.m.

Judge: Vincent F. Papalia

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: May 23, 2022**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

Honorable Vincent F. Papalia  
United States Bankruptcy Judge

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Debtor: Yvette Holmes

Case No: 22-10367 VFP

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Wilmington Savings Fund Society, FSB not individually, but solely as trustee for Residential Mortgage Aggregation Trust, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 290 Bergen Street, Newark, NJ, 07103, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Michelle Labayen, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of May 13, 2022 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due February 2022 through May 2022 for a total post-petition default of \$5,293.56 (4 @ \$1,323.39); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$5,293.56 will be paid by Debtor remitting \$1,764.52 for per month for three months in addition to the regular monthly mortgage payment, which additional payments shall begin on June 1, 2022 and continue for a period of three months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume June 1, 2022, directly to Secured Creditor's servicer, Fay Servicing, LLC, P.O. Box 814609, Dallas, TX 75381 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$188.00 for filing fees, totaling \$538.00, which is to be paid through Debtors' Chapter 13 plan and motion for relief is hereby resolved.